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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/718,179	11/21/2000	Paul E. Vasil	VASIL-01	9499
7590 06/29/2006			EXAMINER	
Nicholas A Pandiscio Pandiscio & Pandiscio PC 470 Totten Pond Road Waltham, MA 02451-1914			BASHORE, ALAIN L	
			ART UNIT	PAPER NUMBER
			1762	
DATE MAILED: 06/29/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

**Supplemental  
Notice of Allowability**

Application No.

09/718,179

Examiner

Alain L. Bashore

Applicant(s)

VASIL ET AL.

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**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☐ This communication is responsive to \_\_\_\_.
2. ☒ The allowed claim(s) is/are 4,11-13,16,20 and 22-34.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_.

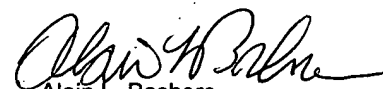
Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date \_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date \_\_\_\_
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_

  
Alain L. Bashore  
Primary Examiner  
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### **DETAILED ACTION**

This is a supplemental action to correct the examiner's amendment of claim 4, lines 21-23.

### **EXAMINER'S AMENDMENT**

1. An extension of time under 37 CFR 1.136(a) is required in order to make an examiner's amendment which places this application in condition for allowance. During a telephone conversation conducted on Mr. Nicholas Pandiscio on 2-16-06, the examiner requested an extension of time for TWO MONTHS (small entity) and authorized the Director to charge Deposit Account No. 16-0221 the required fee for extension of time and authorized the following examiner's amendment. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

The application has been amended as follows:

a) In claim 4:

on line 8 after "encrypted" insert --time-limited--;

on line 11 after "encrypted" insert --time-limited--;

on line 13 after "encrypted" insert --time-limited--;

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on line 20 after "time limit" insert --required for validating the proposed transaction--;

on lines 21- 23 delete "depending on the determination made in the foregoing step, the authorized party communicates to said third party vendor either a validation or rejection of the proposed transaction." and insert in place thereof:

-- depending on the determinations made in the foregoing step, said authorized party (a) rejects said proposed transaction if said user is not verified to be an authorized user or if the difference between said times is not within said predetermined time limit and (b) approves said proposed transaction if said user is verified as an authorized user and the difference between said times is within said predetermined time limit.—

b) In claim 11:

on line 17 delete "(d)" and insert in place thereof --(e)--.

c) In claim 29:

on line 8: delete "an encrypted ePIN comprising" and insert in place thereof --a time-limited personal identification number (an "ePIN") by encrypting--;

on line 19: insert after "card" the following: --information--;

on line 27 delete "either a validation or";

on line 28 delete "rejection of the proposed transaction";

on line 30 (last line) insert after "if any" the following:

-- , either (1) a validation of the proposed transaction if the user is verified to be an authorized credit card user and the proposed transaction is within said predetermined time limit or (2) a rejection of the proposed transaction if the user is not verified to be an authorized credit card user or the proposed transaction is not within said predetermined time limit--.

***Allowable Subject Matter***

2. Claims 4, 11-13, 16, 20, 22-34 are allowed.
3. The following is an examiner's statement of reasons for allowance:

The present invention includes independent claims 4, 11, 20, 23, 27, 29. Claim 4 recites a method of conducting electronic credit card transactions so as to guard against fraud, claim 11 recites a method of authorizing an electronic business transaction by an authorized user, claim 20 recites a method of limiting the amount of time information pertaining to a credit card issued by a credit card issuer is valid for use in support of an electronic transaction with a vendor, claim 23 recites a method for conducting credit card transactions so as to guard against fraud, claim 27 recites a

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method for conducting electronic transactions so as to guard against fraud, claim 29 recites a method for conducting credit card transactions so as to guard against fraud.

Nissl et al is considered the closest prior art. Nissl et al discloses a method of limiting the amount of time information is valid in support of an electronic transmission. A date/time stamp representing the current time is encrypted and transmitted along with encrypted digital data. A validating entity decrypts the encrypted stamp to determine the age of the digital data as represented by the time of the decrypted stamp is within a predetermined time limit for validation of transmission (col 7, lines 60-67; col 8, lines 1-20).

Nissl et al does not disclose the combination including:

In claim 4:

using a computer program mandated by a credit card issuer a user of a credit card issued by the a credit card issuer (a) initiates a proposed credit card transaction with a third party vendor by accessing via said third party vendor a party authorized by said credit card issuer to validate credit card transactions. and (b) transmits to said authorized party non-encrypted information concerning the user and an encrypted time-limited personal identification number that comprises in encrypted form a date/time stamp and certain information identifying said user

said authorized party receives said encrypted time-limited personal identification number and said non- encrypted other information and decrypts said

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encrypted time-limited personal identification number to derive said date/time stamp and said certain information identifying said user said authorized party (1) compares said non- encrypted and decrypted information with previously recorded user information to verify that the user initiating the proposed transaction is an authorized user and (2) also compares the current transaction time represented by said decrypted date/time stamp with the time of its receipt of said encrypted date/time stamp and determines if the difference, if any, between said times is within a predetermined time limit required for validating the proposed transaction; and

depending on the determinations made in the forgoing step, said authorizing party (a) rejects said proposed transaction if said user is not verified to be an authorized user or if the difference between said times is not within said predetermined time limit and (b) approves said proposed transaction if said user is verified as an authorized user and the difference between said times is within said predetermined time limit.

In claim 11:

- (a) storing information about authorized users in a validating system;,,
- (b) receiving in the validating system for verification an encrypted time-limited personal identification number which is transmitted in connection with a proposed electronic business transaction at the request of a person who may or may not be an authorized user, said encrypted personal identification number comprising an encrypted date/time stamp, and certain encrypted identifying information;

(c) decrypting said received encrypted personal identification number to retrieve said date/time stamp and said certain encrypted user-identifying information,

(d) comparing said decrypted certain user-identifying information with the authorized user information stored in said validating system to verify that said decrypted certain user-identifying information is valid, and rejecting the proposed transaction if said decrypted certain user-identifying information is said

(e) if said decrypted certain user-identifying information is verified as valid, (1) determining from said decrypted time stamp if the age of the proposed transaction is within a predetermined time limit required for validating the transaction, and (2) rejecting the proposed transaction if the age of the proposed transaction is not within said predetermined time limit.

In claim 20:

A. a credit card user records credit card information required by the vendor, including credit card number, credit card expiration date, and the name of the credit card user;

B. said user uses a computer program provided by the credit card issuer or a party acting on behalf of said credit card issuer to provide a date/time stamp representing the current date and time and to generate an encrypted personal identification number that comprises



said date/time stamp and at least some of said recorded credit card information;

C. said encrypted personal identification number is transmitted from said credit card user via said vendor to a party authorized by the credit card issuer to validate proposed credit card transactions;

D. said party authorized by said credit card issuer to validate proposed credit card transactions conducts a validation process that comprises: (1) decrypting said encrypted personal identification number to retrieve said date/time stamp and said at least some recorded credit card information, (2) determining from said decrypted date/time stamp if the age of the proposed transaction as is within a predetermined time limit required for validating the transaction, (3) comparing said decrypted credit card information with previously recorded credit card user information to verify that the party initiating the proposed credit card transaction is an authorized credit card user, and (4) depending on the determinations made in foregoing steps (D)(2) and (D)(3), communicating either a validation or rejection of the proposed transaction to the third party vendor and/or the party who initiated the proposed credit card transaction.

In claim 23:

(a) a credit card user who proposes to carry out a credit card transaction with a third party vendor initiates the transaction by accessing a

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computer program supplied by the credit card issuer or a party acting on behalf of said credit card issuer that is constructed so as to (1) obtain a date/time stamp from a time source and (2) generate a time-limited personal identification number for the credit card user by encrypting said date/time stamp and certain required credit card information identifying the a credit card user;

(b) said credit card user supplies said certain required credit card information to said computer program and said computer program (a) obtains a date/time stamp and (b) generates a personal identification number code comprising

said date/time stamp and said certain required credit card information in encrypted form;

(c) said personal identification number comprising said date/time stamp and said certain require credit card information in encrypted form is transmitted via said third party vendor to a validating system authorized to validate credit card transactions on behalf of said credit card issuer;

(d) said validating system decrypts said personal identification code to derive the ' time as represented by said the decrypted date/time stamp and also said certain required credit card information ;

(e) said validating system (1) compares said decrypted certain

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required credit card information with previously recorded user information to verify that the user initiating the proposed transaction is an authorized credit card user and (2) also compares the current transaction time represented by said decrypted date/time stamp with the time of its receipt and determines if the difference, if any, between said times is within a predetermined time limit', and

(f) depending on the determinations made in foregoing steps (e)(1) and (e)(2), the validating system communicates either a validation or rejection of the proposed transaction to the third party vendor and/or the party who initiated the proposed credit card transaction.

In claim 27:

(a) an entity who wishes to carry out an electronic transaction with a bank initiates the transaction by accessing a computer program supplied by said bank that is constructed so as to (1 ) obtain a date/time stamp in response to certain required information about the entity proposing to carry out the electronic transaction, and (2) generate a time-limited personal identification number (an "ePIN" ) by encrypting said date/time stamp and said certain required information, said certain required information including at least an account number and q( a private personal identification number representing said entity;

(b) said entity supplies said certain required information to said

computer program and in response said computer program obtains a date/time stamp from a time source and generates an ePIN comprising said date/time stamp and said supplied certain information;

(c) said ePIN is transmitted to and received by said bank or a validating party representing said bank;

(d) said receiving bank or validating party decrypts said received ePIN to derive said date/time stamp and said supplied certain required information',

(e) said receiving bank or validating party (1) compares said decrypted certain required information with previously recorded information in the possession of said bank or validating party to verify that the entity initiating the proposed transaction is an authorized entity and (2) also determines from said decrypted time stamp if the proposed transaction meets a predetermined time limit, and

(f) depending on the determination made in steps (e)(1) and (e)(2), said bank or validating party communicates either a validation or rejection of the proposed transaction to the entity who initiated the proposed credit card transaction.

In claim 29:

(a) a credit card user who proposes to carry out a credit card

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transaction with a credit card issuer or a third party vendor initiates the transaction by accessing a computer program supplied by the credit card issuer or a party acting on behalf of said credit card issuer that is constructed so as to (1) obtain a date/time stamp from a time source and (2) generate a time-limited personal identification number (an "ePIN") by encrypting said date/time stamp and certain required credit

card information identifying a credit card user;

(b) said credit card user causes said computer program to generate an ePIN characterized by and comprising in encrypted form (1) credit card information provided by said user and (2) a date/time stamp obtained by said computer program in response to accessing of said computer program by said credit card user;

(c) said ePIN is transmitted directly or via a third party vendor to a validating system authorized to validate credit card transactions on behalf of said credit card issuer',

(d) said validating system decrypts said ePIN to derive the time represented by the decrypted date/time stamp and said credit card information provided

by said user;

(e) said validating system (1) compares said decrypted credit card information with previously recorded user information to verify that the user initiating the proposed transaction is an authorized credit card user and (2)

determines from the decrypted date/time stamp whether the proposed transaction is within a predetermined time limit; and

(f) depending on the determinations made in foregoing steps

(e)(1) and (e)(2), the validating system communicates to the credit card issuer and the party who initiated the proposed credit card transaction, and also to the third party vendor, if any, either (1) a validation of the proposed transaction if the user is verified to be an authorized credit card user and the proposed transaction is within said predetermined time limit or (2) a rejection of the proposed transaction if the user is not verified to be an authorized credit card user or the proposed transaction is not within said predetermined time limit.

For these reasons claims 4, 11, 20, 23, 27, 29 are deemed to be allowable over the prior art of record, and claims 12-13, 16, 22, 24-28, 30-34. are allowable by dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

**Conclusion**


4. Allowable subject matter may require further review for applications in class 705 before a notice of allowance is mailed to applicant. The time period for review may vary from application to application.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 571-272-6739. The examiner can normally be reached on about 7:30 am to 5:00 pm (Mon. thru Thurs.).

Regarding all Class 705 applications, the management contact regarding examination is: Vincent Millin (SPE, art unit 3624) at 571-272-6747.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Timothy Meeks can be reached on 571-272-1423. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

  
Alain L. Bashore  
Primary Examiner  
Art Unit 1762